Official Form Case 07-10357-SSM Doc 1 Filed 02/19/07 Entered 02/19/07 16:00:11 Desc Main

United St	cBape 1 of 44							
	tern District of Virginia Alexandria		VOLUNTARY PETITION					
Name of Debtor - (If individual, enter Last, First,	Middle):	Name of Joint Debtor (Spouse) (Last, F	irst, Middle):					
Lee, Seung Hye		Lee, Man Hee						
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years	All Other Names used by the Joint Debt (include married, maiden, and trade names):	tor in the last 8 years					
None		None						
Last four digits of Soc. Sec. No./Complete EIN or (if more than one, state all): 0361	r other Tax I.D. No.	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):						
Street Address of Debtor (No. & Street, City, and	State):	Street Address of Joint Debtor (No. & S	Street, City, andvState):					
4550 Strutfield LN 2303		4550 Strutfield LN 2303						
Alexandria, VA	<b>Zip Code</b> 22311	Alexandria, VA	Zip Code					
County of Posidones or of the	22311	County of Residence or of the	22311					
County of Residence or of the Principal Place of Business: Alexandria cit	ty	Principal Place of Business:						
Mailing Address of Debtor (if different from stree	et address):	Mailing Address of Joint Debtor (if diffe	erent from street address):					
	Zip Code		Zip Code					
Location of Principal Assets of Business Debtor: (if different from address listed above)	:		Zip Code					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes joint debtors) See Exhibit D on page 2 of this form Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filling Fee (Check one  Filling fee to be paid in installments. (Applicab signed application for the court's consideration pay fee except in installments. Rule 1006(b).	le to individuals only.) Must attac n certifying that the debtor is una	chapter 17 Chapter 9 Chapter 12 Chapter 13  Nature of D Debts are primarily consum defined in 11 U.S.C. § 101(8 "incurred by an individual pr for a personal, family, or hor purpose."  Check one box: Debtor is a small business a Debtor is not a small business Check if: Debtor's aggregate nonconti owed to insiders or affiliates)	business debts. imarily usehold  er 11 Debtors  s defined in 11 U.S.C. § 101(51D). ss as defined in 11 U.S.C. § 101(51D). ingent liquidated debts (excluding debts					
Filing fee waiver requested (Applicable to cha signed application for the court's consideration	apter 7 individuals only). Must att	Acceptances of the plan wer	s petition. re solicited prepetition from one or more rdance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors         1- 50- 100- 200         199 99           X         I	9 5,000 10,000 25,00	00 50,000 100,000 100,000						
Estimated Assets  \$10,000 to \$10,000 to \$10,000 to \$10,000 to \$100,000	00,000 to \$1 million to million	More than \$100 million						
Estimated Liabilities  \$0 to \$50,000 to \$100,000 \$1 \$1	More than \$100 million							

Case 07-10357-SSM Doc 1 Filed 02/19/07 Entered 02/19/07 16:00:11 Desc Main Page 2 of 44 Document Name of Debtor(s): Voluntary Petition Seung Hye Lee and Man Hee Lee (This page must be completed and filed in every case). Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheets) **Case Number Date Filed** Location Where Filed: None Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet) Name of Debtor **Date Filed** Case Number None District Relationship Judge **Exhibit A** Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K (To be completed if debtor is an individual whose debts are primarily consumer debts) and 10Q) with the Securities and Exchange Commission pursuant to Section I, the attorney for the petitioner named in the foregoing petition, declare that I have 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of under chapter 11.) title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. Exhibit A is attached and made a part of this petition /s/Russell B. Adams III February 15, 2007 Signature of Attorney for Debtor(s) Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made part of this petition. X No **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) X Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of a Residential Property Check all applicable boxes Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of this petition.

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Voluntary	Petition
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(This page must be completed and filed in every case).

#### Name of Debtor(s):

Seung Hye Lee and Man Hee Lee

#### **SIGNATURES**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice requited by § 342(b) of the

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/Seung Hye Lee

Signature of Debtor

x /s/Man Hee Lee

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 15, 2007

Date

#### Signature of Attorney

x /s/Russell B. Adams III

Signature of Attorney for Debtor(s)

Russell B. Adams III

Printed Name of Attorney for Debtor(s)

CHUNG & PRESS, P.C.

Firm Name

6723 WHITTIER AVE.

SUITE 302

MCLEAN, VA 22101

Address

(703) 734-3800

(703) 734-0590

Telephone Number

Fax Number

February 15, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition ot the foreign main proceeding is attached.

X	
	(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT Eastern District of Virginia Alexandria

In re : Seung Hye Lee	Case Number:
(Debtor)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- [X] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- [ ] 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- [ ] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements

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or

may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

statom	[ ] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable ent.] [Must be accompanied by a motion for determination by the court.]
Sidicin	[ ] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness
	mental deficiency so as to be incapable of realizing and making rational decisions with respect to
	financial responsibilities.);
	[ ] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by
	telephone, or through the Internet.);
	[ ] Active military duty in a military combat zone.
counse	[ ] 5. The United States trustee or bankruptcy administrator has determined that the credit eling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	I certify under penalty of perjury that the information provided above is true and correct.
Date:	15-Feb-2007 Signature: /s/Seung Hye Lee
	Seung Hye Lee

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Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT Eastern District of Virginia Alexandria

In re: Man Hee Lee	Case Number:
(Debtor)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- [X] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- [ ] 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- [ ] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements

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may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

stateme.	[ ] 4. I am not required to receive a ent.] [Must be accompanied by a moti	a credit counseling briefing because of: [Check the applicable
Sierienie		11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
1	• • •	ble of realizing and making rational decisions with respect to
	financial responsibilities.);	
	[ ] Disability. (Defined in 1	1 U.S.C. § 109(h)(4) as physically impaired to the extent of
1	being unable, after reasonable effort,	to participate in a credit counseling briefing in person, by
1	telephone, or through the Internet.);	
	[ ] Active military duty in a	a military combat zone.
counsel	[ ] 5. The United States trustee or beling requirement of 11 U.S.C. § 109(h	pankruptcy administrator has determined that the credit n) does not apply in this district.
]	I certify under penalty of perjury t	hat the information provided above is true and correct.
Date:	<u>15-Feb-2007</u> Signature: /s	s/Man Hee Lee
	$\overline{\mathbf{V}}$	Man Hee Lee

# **United States Bankruptcy Court**

Eastern District of Virginia Alexandria

In re: Seung Hye Lee and Man Hee Lee	Case No.	
		(If Known)

Debtors

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$411,000.00		
B - Personal Property	Yes	5	\$30,122.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$434,899.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims of Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$24,563.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s) Yes		1			\$2,253.33
J - Current Expenditures of Individual Debtor(s)  Yes		1			\$5,240.89
то	16	\$441,122.00	\$459,463.24		

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In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtors' residence	Tenants by the Entireties	J	\$411,000.00	\$119,816.84
4550 Strutfield Lane, #2303 Alexandria, VA 22311				Deed of Trust
McAndria, VI 22511				
above item continued				\$288,000.00
				First Deed of Trust
above item continued				\$2,083.00
				Condo Fees
	<u> </u>	Total:	\$411,000.00	

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In re: Seung Hye Lee and Man Hee Lee

Case No.

Chapter

7

Last four digits of Social Security No.: 0361

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

	clude the name or address of a minor child. Simply state "a minor child".  TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Woori Bank Checking Account	J	\$1,000.00
			Woori Bank Checking Account	W	\$3,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.		General Household Goods and Furnishings		\$1,340.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscc. Books and Pictures At Debtors' Residence	J	\$30.00
6.	Wearing apparel.		Adult Male and female Wearing Apparel At Debtors' Residence	J	\$1,500.00
7.	Furs and jewelry.	×			

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In re: Seung Hye Lee and Man Hee Lee Case No.

> Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# **SCHEDULE B-PERSONAL PROPERTY**

		1	(Continuation Sneet)	ontinuation Sheet)			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
8.	Firearms and sports, photographic, and other hobby equipment.	×					
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×					
10.	Annuities. Itemize and name each issuer.	×					
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X					
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	×					
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	×					
14.	Interests in partnerships or joint ventures. Itemize.	X					
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	×					
16.	Accounts receivable.	x					

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In re: Seung Hye Lee and Man Hee Lee Case No.

> Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# **SCHEDULE B-PERSONAL PROPERTY**

			(Continuation Sheet)		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	×			
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	×			
20.	Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible Tax refund	J	\$1.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	×			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			
25.	Automobiles, trucks, trailers, and other vehicles.		1995 Jeep (not running) 240,000 miles		\$1.00

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In re: Seung Hye Lee and Man Hee Lee Case No.

> Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# **SCHEDULE B-PERSONAL PROPERTY**

			(Continuation Sheet)		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25.	Automobiles, trucks, trailers, and other vehicles.		Honda Pilot 2006 8,000 miles At Debtors' Residence	W	\$23,250.00
26.	Boats, motors, and accessories.	×			
	Aircraft and accessories.	×			
28.	Office equipment, furnishings, and supplies.	×			
29.	Machinery, fixtures, equipment and supplies used in business.	×			
30.	Inventory.	×			
31.	Animals.	×			
	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	×			

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In re: Seung Hye Lee and Man Hee Lee

Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Check)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	×			
35. Other personal property of any kind not already listed. Itemize.	×			
Sheet no4 of4 continuation		Total	$\Rightarrow$	\$30,122.00

Sheet no. 4 of 4 continuation sheets attached to Schedule of Personal Property

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In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under	Check if debtor claims a homestead exemption that exceeds \$125,000.
X 11 U.S.C. 522(b)(2)	
11 U.S.C. 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Woori Bank Checking Account	11 USC § 522(d)(5)	\$1,000.00	\$1,000.00
Woori Bank Checking Account	11 USC § 522(d)(5)	\$3,000.00	\$3,000.00
General Household Goods and Furnishings	11 USC § 522(d)(3)	\$1,340.00	\$1,340.00
Miscc. Books and Pictures	11 USC § 522(d)(3)	\$30.00	\$30.00
Adult Male and female Wearing Apparel	11 USC § 522(d)(5)	\$1,500.00	\$1,500.00
Possible Tax refund	11 USC § 522(d)(5)	\$1.00	\$1.00
1995 Jeep (not running) 240,000 miles	11 USC § 522(d)(2)	\$1.00	\$1.00
Honda Pilot 2006 8,000 miles	11 USC § 522(d)(2)	\$1.00	\$23,250.00

In re: Seung Hye Lee and Man Hee Lee

Case No.

Last four digits of Social Security No.: 0361 Chapter

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. It a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "It the claim is contingent, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM	30BJECT TO LIEN	ONTINGENT	U D I S P U T E D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No: *1273 Greenpoint Mortgage Customer Service P.O.Box 84013 Columbus, GA 31908-4013		J	Date Incurred: 2/10/06 Nature of Lien: First Deed of Trust Property: Debtors' residence  VALUE: \$411,000.00		<u> </u>	\$288,000.00 Estimated	\$0.00
Claim Representative Draper & Goldberg 803 Sycolin Road Leesburg, VA 20175			Representing: Greenpoint Mortgage	-			
Account No: *45-5 National City Mortgage Co./E*Trade P.O.Box 1820 Dayton, OH 45401-1820		J	Date Incurred: 3/28/06 Nature of Lien: Deed of Trust Property: Debtors' residence  VALUE: \$411,000.00			\$119,816.84	\$0.00
Claim Representative E*Trade Bank PO Box 747054 Pittsburgh, PA 15274-7054			Representing: National City Mortgage Co./E*Trade				
Account No: *2161 Palazzo At Park Center Condo Special Community Management Corp P.O.Box 61148 Phoenix, AZ 85082-1148		J	Date Incurred: Nature of Lien: Condo Fees Property: Debtors' residence  VALUE: \$411,000.00			\$2,083.00 Estimated	\$0.00
Claim Representative Rees, Broome & Diaz 8133 Leesburg Pike, 9th Floor Vienna, VA 22182			Representing: Palazzo At Park Center Condo Special				
		i .	I .	1			

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Case No.

Related Data.)

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Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUS WIFE JOIN OR COM	AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	UNLIQUIDATED	D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No: *1371 Sovereign Bank PO Box 12646 Reading, PA 19612	W	Date Incurred: 2006 Nature of Lien: Car Loan Property: Honda Pilot 2006 8,000 miles  VALUE: \$23,250.00		J		\$25,000.00	\$1,750.00
			-				
			-				
		(Total of this page) Su				\$25,000.00	\$1,750.00
Sheet no1 of1_ continuation sheets attached to Schedule of Creditors Holding Secured Claims		(Use only on last page)	Tot	al	₽	\$434,899.84 (Report also on Summary of Schedules.)	\$1,750.00 (If applicable, report also on Statistical Summary of Certain Liabilities and

In re: Seung Hye Lee and Man Hee Lee Case No.

> 7 Chapter

Last four digits of Social Security No.: 0361

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated." is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box Се

	Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of the
k labe	ne total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the led "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Liabilities and Related Data.
X (	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITIES (Check the appropiate box(s) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of a debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
П	Taxes and certain other debts owed to governmental units
	Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an insured depository institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor was intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheet(s) attached

In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Last four digits of Social Security No.: 0361

Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m) Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily accounter debto filing a coop under charter 7 report this total also on the Statistical Summary of Costain Lightifities and Related Data

individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. ODEBTOR **CREDITOR'S NAME AND MAILING** HUS., DATE CLAIM WAS INCURRED AND CONSIDERATION FOR ADDRESS INCLUDING ZIP CODE, AMOUNT OF CLAIM WIFE, CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE AND ACCOUNT NUMBER JOINT, (See instructions, above.) OR COMM D A T \$8,258.70 Account No: \*5730 H Date Incurred: Consideration for Claim: Bank of America/MBNA Credit Card P.O.Box 15026 Wilmington, DE 19850-5028 \$1.789.83 Account No: \*3466 H Date Incurred: **Consideration for Claim:** Capital One Credit Card P.O.Box 30285 SLC. UT 84130-0285 \$4,609.00 Account No: \*6312 Date Incurred: Consideration for Claim: Chase Card Credit Card P.O.Box 15298 Wilmington, DE 19850-5298 \$3,260.00 Account No: \*1002 Date Incurred: Consideration for Claim: Chase Card Credit Card P.O.Box 15298 Wilmington, DE 19850-5298 \$0.00 Date Incurred: Account No: \*3887 Н Chase Card Consideration for Claim: Credit Card P.O. Box 15298 Wilmington, DE 19850-5298 Date Incurred: \$5,825.57 Account No: \*1967 GM Card/HSBC Consideration for Claim: Credit Card P.O.Box 80053 Salinas, CA 93912-0053 (Total of this page) Subtotal ⇒ \$23,743.10 continuation sheet(s) attached Total ⇒ N/A Case 07-10357-SSM Doc 1 Filed 02/19/07 Entered 02/19/07 16:00:11 Desc Main Document Page 20 of 44

In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Statistical Summary of Certain Liabilities and Related Data.)

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Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B	HUS., WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I	U N L I Q U	D I S P U T	AMOUNT OF CLAIM
	O R	OR COMM.		N G E N	I D A	E D	
				T	T E D		
Account No: *5840		W	Date Incurred:		U		\$820.30
New York Life Credit Card			Consideration for Claim:				
P.O.Box 15298			Credit Card				
Wilmington, DE 19850-5298							
Sheet no. $\underline{}$ of $\underline{}$ continuation sheets attached			(Total of this page)				\$820.30
to Schedule of Creditors Holding Unsecured			(Use only on last page of the completed		otal		\$24,563.40
Nonpriority Claims			(Report also on Summary of Schedules and, if app				

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In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER
OTHER PARTIES TO LEASE OR CONTRACT	LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

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In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE										
Status:	RELATIONSHIP(S)	AGE(S)									
Married	son	14									
Employment	DEBTOR	SPOUSE									
Occupation	Nail Technician	Occupation Unemployed									
Name of Employer	Vicky's Nail Salon	Name of Employer (No Name Entered)									
How long employed	10 months	How long employed									
Address of Employer	1616 Wisconsin Ave., NW	Address of Employer									
	Washington, DC 20007										

Income: (Estimate of average or peojected monthly income at time case filed	DEBTOR	SPOUSE
<ol> <li>Monthly gross wages, salary, and commissions (prorate if not paid monthly.)</li> </ol>	\$2,253.33	\$0.00
2. Estimated monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$2,253.33	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$0.00	\$0.00
b. Insurance	\$0.00	\$0.00
c. Union dues	\$0.00	\$0.00
d. Other (Specify):	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,253.33	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the		
debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance		
(Specify]	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income		
(Specify)	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,253.33	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from	\$2,253.3	33
line 15; if Debtor is not married, repeat total reported on line 15)	(Report also on Summary of Schedules	and if applicable on

<sup>(</sup>Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.: 0361

Debtors

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

payments made bi-weekly, quarterly, semi				the debtor's family at time case filed. Prorate any
Check this box if a joint petition is file "Spouse."	ed and debtor's s	pouse m	aintains a separate household. C	complete a separate schedule of expenditures labeled
1. Rent or home mortgage payment (inclu	ide lot rented for	mobile l	ome)	\$3,174.52
a. Are real estate taxes included?	Yes	No	X	
b. Is property insurance included?	Yes	No	X	
2. Utilities: a. Electricity and heating fue				\$165.00
b. Water and sewer				\$0.00
c. Telephone				\$170.00
d. Other: Cable TV				\$65.00
3. Home maintenance (repairs and upkee)	p)			\$0.00
4. Food				\$400.00
5. Clothing				\$35.00
6. Laundry and dry cleaning				\$80.00
7. Medical and dental expenses				\$50.00
8. Transportation (not including car paym	ents)			\$200.00
9. Recreation, clubs and entertainment, n	ewspapers, mag	azines, e	c.	\$0.00
10. Charitable contributions				\$0.00
11. Insurance (not deducted from wages	or included in ho	me mort	gage payments)	
a. Homeowner's or renter's				\$0.00
b. Life				\$0.00
c. Health				\$0.00
d. Auto				\$84.33
e. Other				\$0.00
12. Taxes (not deducted from wages or in	cluded in home	mortgag	payments)	
Specify:				\$0.00
13. Installment payments: (In Chapter 11,	, 12 and 13 cases	s, do not	ist payments to be included in the	ne plan)
a. Auto				\$517.04
b. Other				\$0.00
14. Alimony, maintenance, and support pa	aid to others			\$0.00
15. Payments for support of additional de	pendents not liv	ing at yo	ır home	\$300.00
16. Regular expenses from operation of b	usiness, profess	sion, or f	rm (attach detailed statement)	\$0.00
17. Other :				\$0.00
18. AVERAGE MONTHLY EXPENSES (Tot if applicable, on the Statistical Summa				\$5,240.89
19. Describe any increase or decrease in e	expenditures reas	sonably	nticipated to occur within the ye	ar following the filing of this document:
None				
20. STATEMENT OF MONTHLY NET INCO				
a. Average monthly income from Line				\$2,253.33
b. Average monthly expenses from Lin	ne 18 abov			\$5,240.89
c. Monthly net income (a. minus b.)				(\$2,987.56)

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### Document Page 25 of 44 UNITED STATES BANKRUPTCY COURT

**Eastern District of Virginia** Alexandria

In re: Seung H Man Hee Debtors			Chapter 2  Case Number:	7 –
	DECLAR	RATION CONCER	NING DEBTOR'S SCHEDULES	
	DECLARATION	UNDER PENALTY OF	PERJURY BY INDIVIDUAL/JOINT DEBTOR	
			egoing summary and schedules, consisting of 18 sheets (total rrect to the best of our knowledge, information and belief.	
Date:	15-Feb-2007	Signature:	/s/Seung Hye Lee Seung Hye Lee	
Date:	15-Feb-2007	Signature:	/s/Man Hee Lee Man Hee Lee	
informat pursuant debtor n	I this document for compensation required under 11 U.S.C. to 11 U.S.C. § 110(h) setting	ation and have provided !. §§ 110(b), 110(h), and g a maximum fee for ser	bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I he debtor with a copy of this document and the notices and 342(b); and, (3) if rules or guidelines have been promulgated vices chargeable by bankruptcy petition preparers, I have given the ocument for filing for a debtor or accepting any fee from the	
Print or '	Typed Name of Bankruptcy	Petition Preparer	Social Security Number (Required by 11 USC § 110)	
Address		Tel . No.		
Signatur	re of Bankruptcy Petition Pre	eparer	Date	
	and Social Security Numbers tcy petition preparer is not a		who prepared or assisted in preparing this document, unless the	
If more t each per		is document, attach addii	ional signed sheets conforming to the appropriate Official Form f	or
	uptcy petition preparer's fail ult in fines or imprisonment o		ovisions of title 11 and the Federal Rules of Bankruptcy Procedu 18 U.S.C. § 156.	re
I, have rea	,	of the, nand schedules, consisting o	ON BEHALF OF A CORPORATION OR PARTNERSHIP and as debtor in this case, declare under penalty of perjury that I fell 18 sheets (total shown on summary page plus 1), and that they and belief.	
Date:		Signa Name		
		Title:	-	_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

#### Eastern District of Virginia Alexandria

In re: Seung Hye Lee and Man Hee Lee	Case No
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#### **Statement Of Financial Affairs**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address or a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child.". See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### None 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

J		Source (if more than one) Employment	<b>Year</b> 2005	Fiscal Year
W	\$3,300.00	Employment	2007	
W	\$24,000.00	Employment - Estimated	2006	

[ ]

# None [ ]

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year
\$15,000.00	Gifts/Assistance from Family	2006

#### 3. Payments to creditors

#### Complete A. or B., as appropriate, and C.

None [ ]

A. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	<b>Dates of Payments</b>	Amount Paid	<b>Amount Still Owing</b>
Sovereign Bank	Dec 2006	\$517.04	\$25,000.00
PO Box 12646	Jan 2007	\$517.04	
Reading, PA 19612	Feb 2007	\$517.04	

None [X] B. Debtors whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of	Dates of Payments /	Amount Paid or	<b>Amount Still Owing</b>
Creditor	Transfers	Value of	
		<b>Transfers</b>	

\_\_\_\_\_

None [X] C. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Payment	Amount Paid	Amount Still
and Relationship to Debtor			Owing

#### None

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

[X]

A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number

**Nature of Proceeding** 

Court or Agency and

**Status or Disposition** 

Location

None [X] B. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized **Date of Seizure** 

Description and Value of

**Property** 

None

#### 5. Repossessions, foreclosures and returns

[X]

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, or Seller Foreclosure Sale, Trai

Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

None

#### 6. Assignments and receiverships

[X]

A. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

**Date of Assignment** 

**Terms of Assignment or Settlement** 

None

[X]

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian

Name and Location of Date of Order Court, Case Title & Number Description and Value of Property

\_\_\_\_\_

#### None 7. Gifts

[X]

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of	Relationship to	<b>Date of Gift</b>	Description and
Person or	Debtor, if any		Value of Gift
Organization			

#### None

#### 8. Losses

[ ] List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of	Description of Circumstances and, If Loss	Date Of Loss
Property	was Covered in Whole or in Part By	
-	Insurance, Give Particulars	
Gambling losses by Man Hee		01/06 - 09/06
Lee		
\$20,000.00		

#### None

#### 9. Payments related to debt counseling or bankruptcy

Name and Address of Payee

[]

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Date of Payment, Name of

**Payor if Other Than Debtor** 

**Amount of Money or** 

**Description and Value of** 

	Property
Chung & Press 6723 WHITTIER AVE. SUITE 302 MCLEAN, VA 22101	\$2,700.00
Money Management International, Inc.	\$90.00

#### None 10. Other transfers

[]

A. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
CarMax 45210 Towlern Place Sterling, VA 20165 None	10/16/06	Debtor sold 2004 Nissan Maxima to CarMax for \$13,500.00
National City Mortgage Co./E*Trade P.O.Box 1820 Dayton, OH 45401-1820 None	3/28/06	Debtor's Refinanced second mortgage held by Greenpoint Mortgage and executed deed of trust on Debtor's Residence

#### None [X]

B. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other	Date(s) of Transfer(s)	<b>Amount of Money or Description</b>
Device		and Value of Property or Debtor's
		Interest in Property

#### None

#### 11. Closed financial accounts

[X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of	Type and Number of Account	Amount and Date of Sale or
Institution	and Amount of Final Balance	Closing

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#### None 12. Safe deposit boxes

[X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of	Name and Addresses	Description of	Date of Transfer or
Bank or Other	of Those With Access	Contents	Surrender, if any
Depository	to Box or Depository		

#### None

#### 13. Setoffs

[X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Setoff Amount of Setoff

#### None

#### 14. Property held for another person

[X] List all property owned by another person that the debtor holds or controls.

Name and Address of Owner Description and Value of Location of Property

Property

### None [ ]

#### 15. Prior address of debtor

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	<b>Dates of Occupancy</b>
6530 St. Timothy's Lane		01/06 - 02/06
Centreville, VA 20101	Address of both Husband and Wife	
2964 Ave. Z Brooklyn, NY 11235	Address of both Husband and Wife	2000 - 01/06

#### None

#### 16. Spouses and Former Spouses

[X]

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

-

None [X] A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Name and Address of Date of Notice Environmental Law Address Governmental Unit

None [X] B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Name and Address of Date of Notice Environmental Law Address Governmental Unit

None [X] C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Number Status or Disposition Governmental Unit

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#### None [X]

#### 18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

Name

Last Four Digits Address

of Soc. Sec. No./

Complete EIN

or Other

Taxpayer I.D.

No.

\_\_\_\_\_

None [X] B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address

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[If completed by an individual or individual and spouse]

Financi	I declare under penalty of perjury that I have read al Affairs and any attachments thereto and that they	the answers contained in the foregoing Statement of are true and correct.
Date	15-Feb-2007	/s/Seung Hye Lee
		Signature of Debtor Seung Hye Lee
Date	15-Feb-2007	/s/Man Hee Lee
		Signature of Joint Debtor, (if any) Man Hee Lee
[If comp	pleted on behalf of a partnership or corporation]	
Affairs		the answers contained in the foregoing Statement of Financial and correct to the best of my knowledge, information and belief.
Date		Signature
	Print Na	ame and Title
[An ind	ividual signing on behalf of a partnership or corpora	tion must indicate position or relationship to debtor.]
Penalty 3571.	for making a false statement: Fine of up to \$500,000	O or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and
DECL	ARATION AND SIGNATURE OF NON-ATTORN	EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
informa pursuan debtor r	d this document for compensation and have providention required under 11 U.S.C. §§ 110(b), 110(h), and at to 11 U.S.C. § 110(h) setting a maximum fee for set	bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I d the debtor with a copy of this document and the notices and 1342(b); and, (3) if rules or guidelines have been promulgated ervices chargeable by bankruptcy petition preparers, I have given the document for filing for a debtor or accepting any fee from the
Deinto	d or Typed Name of Bankruptcy Petition Preparer	Social Security Number
If the bo		ame, title (if any), address, and social security number of the officer, principal,
Addres		
Addics	55	
Signatu	re of Bankruptcy Petition Preparer	Date
	and Social Security Numbers of all other individuals of the petition preparer is not an individual:	who prepared or assisted in preparing this document, unless the
If more each pe		tional signed sheets conforming to the appropriate Official Form for

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

fines or imprisonment or both. 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT Eastern District of Virginia Alexandria

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER §342 OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Print name and title, if any, of Bankruptcy Petition Preparer		Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 USC § 110)	
Address	Tel . No.		
Signature of Bankruptcy P principal, responsible pers Social Security number is	on, or partner whose	Date	
	Certificate of th	ne Debtor	
I (We), the debtor(s),	affirm that I (we) have received an	d read this notice.	
15-Feb-2007	/s/Seung Hye Lee		
Date	Signature of Debtor Seung Hye Lee	Case Number, if known	
15-Feb-2007	/s/Man Hee Lee		
Date	Signature of Joint Debto	r	

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## UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia Alexandria

In re:	Chapter 7
Seung Hye Lee	Case Number:
Man Hee Lee	
Debtors	

## **Disclosure of Compensation of Attorney for Debtor**

1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s)
	and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me,
	for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy
	case is as follows:

For legal services, I have agreed to accept	\$2,700.00
Prior to the filing of this statement I have received	\$2,700.00
Balance Due	\$0.00

- 2. The source of the compensation paid to me was:
  - [X] Debtor [ ] Other (specify)
- 3. The source of compensation to be paid to me is:

[X] Debtor [ ] Other (specify)

- 4. **[X]** I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- 5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

  Motions for Relief from Stay; Contested Matters; Adversary Proceedings; Motions to Convert or Dismiss

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date:	15-Feb-2007	/s/Russell B. Adams II
		Signature of Attorney
		Russell B. Adams III
		ATTITUDE A TETRE T

CHUNG & PRESS, P.C.

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# **United States Bankruptcy Court**

Eastern District of Virginia Alexandria

In re: Seung Hye Lee and Man Hee Lee Case No. Chapter

Last four digits of Social Security No.: 0361

Debtors

### INDIVIDUAL DERTOR'S STATEMENT OF INTENTIONS

of assets and liabilities which includes de	ebts secured by prope	rty of the estate	).
of executory contracts and unexpired lea	ses which includes pe	ersonal property	subject to
ng with respect to the property of the es	tate which secures the	ose consumer d	ebts:
Property Securing De	ebt		
Creditor's Name	Property will Proper be claime	d as be redeemed	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
Greenpoint Mortgage	X		
National City Mortgage Co./E*Trade	X		
Palazzo At Park Center Condo Special	X		
Sovereign Bank			X
<del></del>			
ַ	Property Securing De  Creditor's Name  Greenpoint Mortgage  National City Mortgage Co./E*Trade  Palazzo At Park Center Condo Special  Sovereign Bank  Signed:	Property Securing Debt  Creditor's Name  Greenpoint Mortgage  National City Mortgage Co./E*Trade  Palazzo At Park Center Condo Special  Sovereign Bank	Creditor's Name    Property will be sclaimed as surrendered   Property is claimed as exempt   Property will be redeemed pursuant to 11 U.S.C. §722

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# UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA

Seung Hye Lee Man Hee Lee Case No. \_\_\_\_\_ Chapter 7

Debtor(s)

# **DECLARATION OF DIVISIONAL VENUE**

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

ALEXANDRIA DIVISION Cities:	RICHMOND DIVISION Cities:	NORFOLK DIVISION Cities:	NEWPORT NEWS DIVISION Cities:
[X] Alexandria-510 [ ] Fairfax-600 [ ] Falls Church-610 [ ] Manassas-683 [ ] Manassas Park-685  Counties:	<ul> <li>[ ] Richmond (city)-760</li> <li>[ ] Colonial Heights-570</li> <li>[ ] Emporia-595</li> <li>[ ] Fredericksburg-630</li> <li>[ ] Hopewell-670</li> <li>[ ] Petersburg-730</li> </ul>	[ ] Norfolk-710 [ ] Cape Charles-535 [ ] Chesapeake-550 [ ] Franklin-620 [ ] Portsmouth-740 [ ] Suffolk-800	[ ] Newport News-700 [ ] Hampton-650 [ ] Poquoson-735 [ ] Williamsburg-830 <b>Counties:</b> [ ] Gloucester-073
[ ] Arlington-013	Counties:	[ ] Virginia Beach-810	[ ] James City-095
[ ] Fairfax-059 [ ] Fauquier-061 [ ] Loudoun-107 [ ] Prince William-153 [ ] Stafford-179	[ ] Amelia-007 [ ] Brunswick-025 [ ] Caroline-033 [ ] Charles City-036 [ ] Chesterfield-041 [ ] Dinwiddie-053 [ ] Essex-057 [ ] Goochland-075 [ ] Greensville-081 [ ] Hanover-085 [ ] Henrico-087 [ ] King and Queen-097 [ ] King George-099 [ ] King William-101 [ ] Lancaster-103 [ ] Lunenburg-111 [ ] Mecklenburg-117 [ ] Middlesex-119 [ ] New Kent-127 [ ] Northumberland-133	Counties:  [ ] Accomack-001 [ ] Isle of Wight-093 [ ] Northampton-131 [ ] Southampton-175	[ ] York-199
	<ul><li>[ ] Nottoway-135</li><li>[ ] Powhatan-145</li><li>[ ] Prince Edward-147</li></ul>	Monday, February 19, 2007 <b>Date</b>	
	[ ] Prince George-149 [ ] Richmond(county)-159	/s/Russell B. Adams III	
	<ul><li>[ ] Spotsylvania-177</li><li>[ ] Surry-181</li><li>[ ] Sussex-183</li><li>[ ] Westmoreland-193</li></ul>	Signature of Attorney or P	ro Se <b>Debtor</b>
	ase concerning debtor's affiliate, nership pending in this Division.	Signature of Joint Debtor (	if case is a joint case and debtors orney)

## UNITED STATES BANKRUPTCY COURT Eastern District of Virginia Alexandria

In re: Seung Hye Lee Man Hee Lee Debtors	Chapter 7 Case Number:
VERIFICATION OF MA	ASTER ADDRESS LIST
I (we) declare under penalty of perjury that the (please check one):	ne Master Address List submitted for this case, either
- · · ·	al of 13 creditors [required from debtors whose attorney or bankruptcy petition preparer],
<u>O</u> .	<u>R</u>
	ormat, consisting of pages and listing a total or only from debtors whose petitions have not been kruptcy petition preparer],
is a true, correct, and complete listing to the best of m	ny (our) knowledge and belief.
I (we) acknowledge that the accuracy and corresponsibility of the debtor(s) and the debtor's(s') atte	impleteness of the Master Address List is the shared orney or bankruptcy petition preparer, if any.
I (we) further acknowledge that the Court will and that the various schedules and statements required Bankruptcy Procedure will not be used for mailing put	
DATED: Thursday, February 15, 2007	
	Seung Hye Lee
	ing Hye Lee
Del	btor
/s/N	Man Hee Lee
Ma	n Hee Lee
Join	nt Debtor
For Court	Use Only
Diskette readable. Print-out of Master Address L	ist attached; copy provided to filing party with returned diskette.
Diskette unreadable (print-out attached). Notice t	to resubmit provided to filing party with returned diskette.

Draper & Goldberg 803 Sycoli**Gase 27-10357-SSM Doc 1 Filed 02/19/07 Entered 02/19/07 16:00:11 Desc Main** Leesburg, VA 20175-0000 **Document Page 42 of 44** 

E\*Trade Bank PO Box 747054 Pittsburgh, PA 15274-7054

Rees, Broome & Diaz 8133 Leesburg Pike, 9th Vienna, VA 22182-0000

Bank of America/MBNA P.O.Box 15026 Wilmington, DE 19850-5028

Capital One P.O.Box 30285 SLC, UT 84130-0285

Chase Card P.O. Box 15298 Wilmington, DE 19850-5298

Chase Card P.O.Box 15298 Wilmington, DE 19850-5298

GM Card/HSBC P.O.Box 80053 Salinas, CA 93912-0053

Greenpoint Mortgage Customer Service P.O.Box 84013 Columbus, GA 31908-4013

National City Mortgage P.O.Box 1820 Dayton, OH 45401-1820

New York Life Credit Card P.O.Box 15298 Wilmington, DE 19850-5298

Palazzo At Park Center Condo Community Management Corp P.O.Box 61148 Phoenix, AZ 85082-1148

Sovereign Bank PO Box 12646 Reading, PA 19612-0000 Official Form 6 -Statistical Summary (10/06)

## **United States Bankruptcy Court**

Eastern District of Virginia Alexandria

In re: Seung Hye Lee and Man Hee Lee Case No.

Chapter 7

Last four digits of Social Security No.:0361

Debtors

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filling a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount			
Domestic Support Obligations (from Schedule E)	\$0.00			
Taxes and Certain Other Debts Owed to Govenmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00	_		
Student Loan Obligations (from Schedule F)		00		
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00			
TOTAL	\$0.00			
tate the following:				
Average Income (from Schedule I, Line 16)	\$2,253.33			
Average Expenses (from Schedule J, Line 18)	\$5,240.89			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,253.33			
tate the following:				
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,750.00		
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00			
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00		
Total from Schedule F		\$24,563.40		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$26,313.40		

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# UNITED STATES BANKRUPTCY COURT Eastern District of Virginia Alexandria

In re:			Chapter 7
Seung I	Hye Lee		Case Number:
Man He	ee Lee		
Debtors	3		
DECL	PATION OF DEPTOR DEC		AATED INCDEACECIN INCOME AND EVDENCES WITHIN 12
DECLA	RATION OF DEBICK REC		PATED INCREASES IN INCOME AND EXPENSES WITHIN 12 OF PETITION DATE
	he undersigned debtor(s), declar date in this case as follows.	re that I (we) anticipat	te increases in my (our) income and expenses within 12 months of the
Anticipa	ated Increases in Income:		
<u>Anticipa</u>	ated Increases in Expenses:		
I (we) de	eclare under penalty of perjury	that the foregoing is tr	rue and correct to the best of my (our) knowledge.
Date:	15-Feb-2007		Seung Hye Lee eung Hye Lee
Date:	15-Feb-2007		Man Hee Lee an Hee Lee